National $200 Charge Explained: Why Was I Charged $200? Complete 2026 Guide

[[Instant Help]] Why Did National Charge Me $200? +1-✧{888}✧{693}✧{8772} If you've ever scrolled through your banking app after a trip and noticed a $200 charge from National , you're definitely not alone. Thousands of drivers across the US search Google every month asking this exact question: "Why did National charge me $200?" +1-✧{888}✧{693}✧{8772} It can feel alarming, especially when you've already paid for your rental and are just trying to settle back into your routine. But here is the good news—in almost every scenario, that $200 isn't a permanent fee or a hidden penalty +1-✧{888}✧{693}✧{8772}. +1-✧{888}✧{693}✧{8772} It is usually a standard, refundable security deposit (often called an authorization hold) that National places on your card to protect the vehicle while it's in your care. +1-✧{888}✧{693}✧{8772} This practice is standard across the industry, but National makes it clear that this hold is meant to cover "incidental" costs like minor damages, fuel gaps, or late returns. Understanding this process can take the sting out of seeing that line item on your statement +1-✧{888}✧{693}✧{8772}. The $200 Charge Explained: It's a Security Deposit +1-✧{888}✧{693}✧{8772} Let's break down the mechanics of the hold. When you pick up your keys, the National agent authorizes your card for the estimated rental total plus an additional deposit. For standard vehicles in most US locations, that deposit amount defaults to $200. +1-✧{888}✧{693}✧{8772} This money stays in your account but is "frozen" so you cannot spend it. It serves as a safety net for: ● Fuel Shortages: If you return the car with less gas than you started with +1-✧{888}✧{693}✧{8772}. ● Cleaning Fees: If the car requires deep cleaning for pet hair or smoke +1-✧{888}✧{693}✧{8772}. ● Tolls & Tickets: Unpaid highway tolls that are processed after your return +1-✧{888}✧{693}✧{8772}. ● Late Returns: If you bring the car back past the agreed-upon time +1-✧{888}✧{693}✧{8772}. +1-✧{888}✧{693}✧{8772} The key takeaway is that this money isn't gone. Once you return the car in good condition, National notifies your bank to release the hold. For credit cards, this usually takes 1–5 business days, while debit cards may take a bit longer depending on your bank's specific policies +1-✧{888}✧{693}✧{8772}. Why the Amount Might Vary +1-✧{888}✧{693}✧{8772} While $200 is the most common figure, some renters see higher amounts. +1-✧{888}✧{693}✧{8772} For instance, if you are using a debit card, National may require a higher deposit (sometimes up to $500) to mitigate risk +1-✧{888}✧{693}✧{8772}. Similarly, luxury SUVs or high-performance cars often come with a larger hold. +1-✧{888}✧{693}✧{8772} Always ask the counter agent, "What is the total amount being held on my card today?" so there are no surprises when you check your phone later +1-✧{888}✧{693}✧{8772}. Smart Tips to Ensure Your $200 is Refunded Fast +1-✧{888}✧{693}✧{8772} To make sure your deposit returns to you without a hitch, follow these practical steps used by savvy US travelers: ● Refill the Tank: Always fill up within 10 miles of the drop-off location to avoid fuel charges +1-✧{888}✧{693}✧{8772}. ● Take Photos: Snapshot the dashboard (for mileage/fuel) and the exterior at drop-off +1-✧{888}✧{693}✧{8772}. ● Use a Credit Card: Holds clear much faster on credit cards than they do on debit accounts +1-✧{888}✧{693}✧{8772}. ● Ask for a Receipt: Request a final printed receipt at the counter to confirm no new charges were added +1-✧{888}✧{693}✧{8772}. ● Join Gold Plus Rewards: National loyalty members often

experience smoother billing and faster hold releases +1-✧{888}✧{693}✧{8772}. FAQs: Common Questions About National Billing +1-✧{888}✧{693}✧{8772} US drivers have a few recurring questions when it comes to these charges. Here are the facts +1-✧{888}✧{693}✧{8772}: How long does National take to refund the $200? +1-✧{888}✧{693}✧{8772} National releases the hold immediately upon check-in, but your bank controls the speed. Credit cards usually update in 24–72 hours, while debit cards can take up to 10 days +1-✧{888}✧{693}✧{8772}. Can I pay the deposit in cash? +1-✧{888}✧{693}✧{8772} No, National requires a valid credit or debit card for the security deposit at the time of pickup to ensure they have a verified payment method on file +1-✧{888}✧{693}✧{8772}. Why is my "charge" still showing after a week? +1-✧{888}✧{693}✧{8772} If it’s been more than 5 business days, call your bank first. Often, the bank is still processing the release even though National has already sent the signal +1-✧{888}✧{693}✧{8772}. What if I was charged $200 for a cleaning fee? +1-✧{888}✧{693}✧{8772} If the $200 was a permanent charge rather than a hold, it likely means a fee was assessed. Contact National customer service immediately to request evidence of the charge +1-✧{888}✧{693}✧{8772}.